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DISCUSSION QUESTIONS ON

ADJUSTING FARM FAMILY LIVING IN 1941 <sup>1/</sup>

All farm families are interested in getting ahead financially. To reach the goals for which they strive each year, it is necessary for them to look ahead, visualize the conditions that may change, and decide what action is best under their particular situations. In 1941, with the Nation facing critical times, farm families are anxious to put their financial affairs in order, so that, come what may, all energy and attention can be directed toward national defense.

To help farm families make economic adjustments, a Farm Family Living Outlook Report is prepared each year by the Bureau of Home Economics in cooperation with the Bureau of Agricultural Economics and the Extension Service, United States Department of Agriculture. The questions herein are to be used with the report.<sup>2/</sup>

Farm families must consider many things when making either short - or long-time plans. Since the war has closed most of our foreign markets, farm families raising cotton, tobacco, wheat, and the fruits that were formerly sold abroad, will need to make major adjustments in their farm and home plans. Thus conditions in foreign countries affect families in the United States, and it is necessary to consider not only family situations and the outlook for agriculture and farm family living but also the national and international outlook.

All families, whether their incomes be high or low, can benefit from wise management of their resources. They differ greatly, however, in the extent to which they take advantage of the best information available concerning management procedures, and of the services of Government and other agencies that are to be had for the asking.<sup>3/</sup>

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<sup>1/</sup>Prepared by the United States Department of Agriculture Extension Service: Mary Rokahr, Gladys Gallup, and Miriam Birdseye; Bureau of Home Economics Maryland Y. Pennell; Federal Security Agency, United States Office of Education: Susan M. Burson, *For Farm Family Living Outlook conf. 1941*

<sup>2/</sup>Adjusting farm-family living to the impact of war abroad and home defense. U. S. Dept. Agr. Misc. Pub. 419.

<sup>3/</sup>1941 Agricultural outlook charts: Farm family living, p. 1, Bureau of Home Economics, U. S. Department of Agriculture, Washington, D. C. (processed.)



Efficient planning for family consumption as well as for production can take many forms: Budgeting of funds and of time offamily members; thoughtful market selections based on intelligent study of family needs and wants and guided by consumer education; wise use of land for producing a home food supply adapted to both the preferences and the nutritional needs of family members; and sound credit practice for getting ahead financially.<sup>3/</sup>

In addition, farm families in a locality can work as a group to improve the facilities for the education of their children and for medical care; to extend the availability of electricity; and to plan and carry out programs for improving and stabilizing the farm business.<sup>3/</sup>

"How can farm family living outlook information help our family to get ahead financially during 1941?" This is a question for every family to ask. No one can give the individual family the answer, but the following questions may help in reaching decisions:

What sections of the State and county outlook reports are of special significance to our family and to other families in our community?<sup>4/</sup>

How can we analyze our present resources and improve our situations in the light of outlook information?

What meetings that are already scheduled in the community should we attend?

What information in circular letters and news stories will help us?

What radio programs give economic or outlook information that can help us?

Which farm and home demonstrations that show accomplishment through planning should we visit?

From which local leader who has had training in the use of outlook information can we get assistance?

How can we use outlook information in making our farm and home plans for 1941, and as a basis for improving our situation?

How can we allot sufficient time from our daily tasks for family financial planning?

Do we use a farm and home plan book, and inventory and net-worth statement forms, or garden, food and clothing planning sheets to help us in our planning?<sup>5/</sup>

Are the books which we use to keep farm and home accounts adequate for this purpose?<sup>5/</sup>

If our family keeps farm and home accounts, where can we obtain help in analyzing them?

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<sup>4/</sup> National, State, and county outlook reports and charts are available through county extension service offices.

<sup>5/</sup> May be obtained from county extension services, local offices of the National Farm Loan Association, banks, book or "dime" stores.



THE FARM FAMILY'S INCOME, 1941

| Outlook   | Questions  |
|---|--|
| The effects of the war abroad and the defense program at home will be felt more and more as the months go by.   | How have we as a family been affected already by the war abroad and the defense program at home?   |
|   | What are some effects that we may expect during the coming months?   |
| City families will have increased earnings. Farm families whose incomes are largely from sales of meats, eggs, poultry, vegetables, and some fruits may, therefore, expect higher gross cash receipts in 1941 than in 1940. | Is our income largely from the sales of farm products to city families?  |
|   | In what way is the net cash income of our family likely to be affected by the increased earnings of city workers in 1941?                      |
| The war has closed most of our foreign markets. Families producing cotton, tobacco, wheat, and some fruits may fare less well (than the families noted above).  | Is our income largely from the sales of farm products formerly sold abroad?  |
|   | How may we adjust our production plans to meet the change in markets?  |
| The year 1941 may offer increased opportunities for nonfarm earnings.   | To what extent can family members earn extra income from work off the farm?  |
|   | Will the national defense program, through establishing aeroplane, munitions, and other factories, provide employment for some family members? |
| Each dollar of farm-family income may buy less in 1941 than in 1940.  | Do we anticipate that the cost of raising our farm products for sale will increase or decrease in 1941 over 1940?                              |
|   | Do we expect to receive more cash income from the sales of farm products in 1941 than in 1940?   |

THE FARM FAMILY'S INCOME, 1941--CONTINUED

| Outlook  | Questions   |
|--|---|
|  | Do we expect that our cash receipts will increase more than our production costs?   |
| Prices of products bought may rise more than prices of products sold.  | Do we expect the prices of goods purchased for family living to increase or decrease?   |
|  | When we compare the cost of raising our farm products with the costs of goods bought for the family, which do we estimate will rise more in 1941? |
|  | Will our family be better off?  |
| If gross cash farm income were divided equally among all farm families in the country, every family would have approximately \$1,300.                                | Do the families in our region have an average gross farm income higher or lower than \$1,300?   |
|  | What factors besides good or poor land and size of farm influence gross farm income?  |
|  | What is our own gross farm income?  |
| A gross cash farm income of \$1,300 may mean a net cash farm income of only about \$660 in many areas.   | What are the costs of operating our farm?   |
|  | What is our net cash <u>farm</u> income? (Gross cash farm income minus operating expenses.)   |
|  | What can we do to increase our net cash farm income during 1941?  |
| Income from nonfarm earnings, investments, and the like, added to the average of \$660 from farming, makes an estimated total net cash family income of about \$810. | To what extent can our nonfarm income be increased during 1941?   |



THE FARM FAMILY'S INCOME, 1941--CONTINUED

| Outlook   | Questions  |
|---|--|
| <p>The lower-income half of the farm families will have only 13 percent of total cash income. This means net cash incomes of less than \$450 in 1941 for the lower-income half of these families.</p> | <p>Adding the money that we expect from nonfarm sources to our net cash farm income, what is our estimated <u>total</u> net cash income?</p>   |
| <p>Home-produced food and fuel, and the value of farm-furnished housing supplement money income.</p>  | <p>Since our income is partly money and partly nonmoney -- milk, eggs, meats, other food products and wood off the farm -- can our family make our dollars go further by producing more goods at home?</p> <p>What is the estimated value of our home-produced food? Fuel? Housing?</p> <p>What plans are we making to increase our home-produced food and fuel during 1941? To improve our house?</p> |
| <p>Most farm families could better their living in 1941 through more effective use of their own resources, by wiser management practices.</p>   | <p>Have we made an inventory of our household goods? What is their value? Have we made a farm inventory? What is the value of our land, equipment, and livestock?</p> <p>Have we made a net-worth statement? What goals do we have for 1941? What agencies can help us reach our goals?</p>  |

THE FARM FAMILY'S FOOD

| Outlook   | Questions   |
|---|---|
| "Let us make every American strong, - stronger than ever before - sturdier in body, steadier in nerves, surer in living," able to hold up under sustained mental and physical work. | What indications are there of poor growth, lack of physical fitness in the Nation as a whole?   |
| Well-balanced diets contribute richly to increased vitality, physical and mental fitness, resistance to infection.  | What indications are there of poor growth, lack of physical vigor, uncorrected physical defects in our own community? How did they arise? How can we help to strengthen the Nation by preventing such conditions in the future? |
| Poor food for weeks on end results in chronic fatigue. This means low amount and poor quality of work, perhaps disability and loss of time from duties.                             | What guides do we now use to make sure that the diet provided for our family is balanced and adequate? (Daily food guide, weekly market list, yearly food plan, planning meals ahead and checking them for protective foods.)   |
|   | How many members of our family rate high on the daily food guide because of good food habits and well-balanced meals?   |
|   | What signs of vitality and fitness do members of our family show?   |
|   | General sense of well-being, good appetite, good digestion, sound sleep, regular bowel movements, ability to relax.   |
|   | What signs are there of lack of fitness and vigor?  |
|   | Frequent colds, headaches, constipation, digestive distress, tired feeling, restlessness.   |
|   | In what respects do family members need to improve physical condition, food habits, meal planning, food supply?   |



THE FARM FAMILY'S FOOD--CONTINUED

| Outlook  | Questions  |
|--|--|
| <p>Nutritionally good diets include among other things more milk, butter, eggs, and yellow and leafy, green vegetables than do poor diets.</p> | <p>What foods did we produce for family use in 1940?</p>   |
| <p>Farm families who produce and use generous quantities of the protective foods have good diets at low cash expense.</p>                      | <p>Did we keep accounts of cash spent for food? What did these accounts show us about our food production plan? Our buying practices?</p>  |
|  | <p>How much cash did we spend for food in 1940 for the family; average per person? Was our diet inadequate in any protective food? If so, at what seasons was it least adequate?</p>   |
|  | <p>Could we have made our diet more adequate by producing more of some protective foods for home use, or keeping more of it at home?</p>   |
|  | <p>Did we make and carry out a food-preservation plan adequate for family needs in 1940? How did this plan improve our diet? Save us money?</p>  |
|  | <p>What food preservation methods did we use to good advantage?</p>  |
|  | <p>What problems in improved food storage should our family work on in 1941? Provide and organize shelf space for canned products? Better ventilation or temperature regulation of cellar or storage pits, mounds or structures? Improve management of freezer-locker space?</p> |



THE FARM FAMILY'S FOOD--CONTINUED

| Outlook   | Questions   |
|---|---|
| When low-income farm families spend large amounts for food, they do so at the expense of other items in the budget. <sup>6/</sup> | What did we purchase in 1940 that we could not have afforded if we had spent more money for food? |
|   | What unfilled needs might have been met if we had produced or processed more food for home use?   |
| Retail prices for food will probably go higher.   | How should this affect our food-production and food-processing plans for 1941?                    |
| The farm dollar will probably purchase less than in 1940.   | What members do the food buying for our family?   |
|   | What buying skills should be mastered by these members?   |

<sup>6/</sup>1941 Agricultural outlook charts: Farm-family living, p. 11. Bureau of Home Economics, U. S. Department of Agriculture, Washington, D. C. (processed.)

THE FARM FAMILY'S HOME

| Outlook  | Questions   |
|--|---|
| Some farmhouses - as many as one-fourth - need major repairs to roof, walls, or foundations.   | To what extent are housing materials such as wood and native stone, available for major repairs?  |
|  | How can materials be purchased cooperatively?   |
|  | To what extent can family labor be used to make repairs on the house?   |
| Most farm homes - probably 9 out of 10 - lack the convenience of hot and cold running water for the kitchen and bath.                  | If our family does not have running water - <ul style="list-style-type: none"><li>a. Would it make housework easier?</li><li>b. How much will it cost?</li><li>c. Why don't we have it?</li><li>d. Where can we get information about it?</li></ul> |
| Many farm homes lack closet and cupboard space, so important for orderly living. Many farm homes need fresh paint and wallpaper.       | Can our family members help to build cupboards and closets in their spare time?   |
|  | Do family members know how to do the work?  |
|  | Do they need help on skills?  |
|  | Where can they get training and plans?  |
| Tenants generally have poorer housing than owners.   | If our family rents, how can we go about it to obtain better leases and secure longer tenure?   |
|  | How can we make arrangements with the landlord so that we may be repaid for repairs?  |
| The farm family that remodels its home or builds a new one in 1941 may find prices of building materials somewhat higher than in 1940. | If our family is to make a large outlay this year, will we need to - <ul style="list-style-type: none"><li>Reduce our usual expenditures for living?</li></ul>  |



THE FARM FAMILY'S HOME--CONTINUED

| Outlook   | Questions   |
|---|---|
|   | Reduce amounts customarily set aside for increasing net worth? Draw upon savings of previous years?   |
|   | Go into debt, i.e., reduce future savings?  |
|   | Do we plan to remodel our house or build a new house in 1941? If so, to what extent can costs be reduced by use of local materials? By carefully drawn house designs? By use of family labor? |
| Many farm homes will be lighted by electricity during 1941 as a result of the program on rural electrification.   | What are some estimates of costs of installation of electricity?  |
|   | If we install electricity and need to borrow money, where can we procure it at a reasonable rate?   |
| Many farm families will be buying electric equipment.   | How can electric equipment be carefully chosen on the basis of our needs and our ability to pay?  |
|   | How shall we determine whether it is advisable to buy used equipment?   |
| Heat and lighting the farmhouse probably will cost about as much in 1941 as in 1940. Prices of coal and rates for electricity are not expected to change greatly during the year. | Would keeping records on heating and electricity help us to make decisions on future choices?   |
|   | Do we have a long-time woodlot plan for the farm? Is such a plan feasible?  |

## THE FARM FAMILY'S WARDROBE

| Outlook  | Questions  |
|--|--|
| The economic situation in 1941 will not make it easier to dress the family. Clothes for all the farm family - husband, wife, and children - probably will account for only about \$80 at the middle income levels in 1941. | How much did we spend for clothing during 1940?  |
| It takes skill and good taste to dress a family well with so little.   | How will the money for clothing be distributed among our family members? What shall we buy? Would clothing plans and records help?   |
| Farm families now buy more ready-made clothes than formerly.   | Do we get satisfaction from our clothing purchases? If not, who is responsible, the manufacturer, the merchant, the advertiser, or we, ourselves? What kind of help do we need to improve our own buying practices?              |
| Ready-made garments, especially those of wool, probably will either cost more than in 1940, or be of lower quality.  | In view of expected changes in our family's income will we make more garments at home or purchase more ready-made clothing? What other factors should we consider in making this choice? How can I as a buyer determine quality? |
| Yard goods will advance less than clothing. Cotton and rayon materials may be no higher than those of last year.   | Do we need help in making clothing or remodeling clothing? What kind of help do we need? Who can help us? What can we do in the care of our clothing to offset the expected increase in cost of garments?                        |
| Prices of shoes, so important in farm clothing budgets, may rise. The defense program has increased the demand for hides and leather, and labor costs have risen.  | What can we do in the care of our shoes to offset the expected increase in cost of leather?  |



BROADENING HORIZONS

| Outlook  | Questions  |
|--|--|
| <p>A better understanding of how world events are affecting agriculture is essential if farm families are to make wise adjustments in plans for production and work effectively for defense.</p> | <p>What are some means by which family members may keep informed of world events which affect agriculture and consequently farm-family living?</p>   |
| <p>Discussion groups of farm men and women can promote such an understanding in 1941; books, periodicals, and the radio also can contribute.</p>   | <p>What organizations provide opportunities for discussion of economic problems? In what other organizations could programs be modified to allow for such discussion?</p>  |
|  | <p>Who are the persons in our community who would be capable discussion leaders? What books and periodicals will help us to understand world events that affect us? Could these be reviewed, followed by discussion?</p> |
|  | <p>What are the possibilities for such group effort as book clubs, and radio listening groups?</p>   |
|  | <p>Does our family plan include provision for reading materials?</p>   |
| <p>In times such as these, recreation will strengthen morale.</p>  | <p>How can we develop recreation possibilities in our family and in the community? Which farm and social organizations would add enjoyment as well as helpfulness to our living?</p>                                     |
| <p>To choose well from the many possibilities for enlarging experience within the limits of time, energy, and money calls for careful watching of values.</p>                                    | <p>What family planning is involved in broadening our horizons? What choices have to be made as to use of time, energy, and money in this connection?</p>  |



A FARM FAMILY LIVING PROGRAM FOR 1941

| Outlook  | Questions   |
|--|---|
| Farm families will be called upon to help with national defense.   | How can our family make effective contributions to national defense? Do we recognize the importance of satisfying home living as the basis of a program of national security? Should our family members work in defense industries or stay on the farm?   |
| It will be necessary to make the best use of all family resources, managerial ability, and skills; of money, land, and labor of family members.  | Would making and using a time schedule help our family to manage better?<br><br>Would shifting jobs so that family members can do the things they like to do, help?   |
| The community also provides resources that should be fully used.   | What resources are available such as schools and other educational services, libraries, churches, hospitals, health services, and recreation centers?<br><br>How can we make better use of the resources our community offers us?<br><br>To what extent can we find help on farm and homemaking problems by attending Extension meetings or enrolling in adult classes? |
| Through their organization, farm families may have a part in solving problems of adjusting agriculture to changed world markets, in bettering land use, in conserving resources, in making farm incomes more stable. | To what extent can county land use planning committees help us? How can our home demonstration clubs foster better understanding between city and rural homemakers? What has been done?   |
| A farm-home management plan is a first step toward making full use of farm and family resources.   | Do we make the plan for our farm business and family living together? If not, what advantages would there be in doing this?   |



A FARM FAMILY LIVING PROGRAM FOR 1941--CONTINUED

| Outlook  | Questions  |
|--|--|
| Better management of money may enable dollars to do more toward improving family health and morale.                            | Do we know farm families who make farm and home plans and benefit by them? Could we visit such families and learn from them?   |
| Going into debt in 1941 should be studied carefully in the light of our experiences in 1914-18 and today's many uncertainties. | What plans did we make and what records did we keep in 1940? How did our plans and records for 1940 help us to make decisions? What kind of records should we keep in 1941?  |
| Credit arrangements should be worked out on the basis of normal (not war) times. "Don't spend tomorrow's income today."        | What commodities did we buy more intelligently this year than previously? What articles that we plan to buy in 1941 should we investigate? What factors should we consider when less expensive instead of more expensive goods are used? |
| All farm families should help to raise the living levels of the <u>lower</u> income group in 1941.                             | What can we learn from the experiences of the farm families who went into debt during the first World War?   |
|  | Does our family expect to borrow in 1941? What should we know about credit in order to do this wisely? Where can we get needed information? Are we spending tomorrow's income today?   |
|  | How can we help families in our community to raise their level of living? For example: Cooperating in the mattress campaign; helping with hot school lunches; being informed of the surplus commodities stamp plan.                      |

